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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11 Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: IC	dentify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your f	ull name	Judy	
Write the	e name that is on	First name	First name
, ,	vernment-issued dentification (for	Middle name	Middle name
example	e, your driver's	Tovar	
license o	or passport	Last name	Last name
	our picture ation to your	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
	with the trustee.		
2. All oth	er names you		
have u 8 year	sed in the last	First name	First name
		Middle name	Middle name
Include maiden	your married or names.		
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3 Only th	ne last 4 digits		
of you	r Social	XXX - XX- 6851	XXX - XX-
	ity number or Il Individual	OR	OR
Taxpa:	yer ication number	9 xx - xx-	9 xx - xx-
(ITIN)	.cadon nambor		

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D	ebtor 1 Judy First Name	l Ovar Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		12727 Mozart St Number Street	Number Street
		Blue Island Illinois 60406 City State Zip Code	City State Zip Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are	· · · · · · · · · · · · · · · · · · ·	
	choosing this district to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Judy		Tovar		Case number (if kno	own)	
First Name	Middle Name	Last Name				
Part 2: Tell the Court Abo	out Your Bankruptcy	Case				
7. The chapter of the Bankruptcy Code you are choosing to file under		ef description of each, see 010)). Also, go to the top of				ndividuals Filing for
8. How you will pay the fee	more details abo cashier's check, may pay with a c I need to pay the Individuals to Pai I request that m judge may, but is the official pover you choose this	ut how you may pay. Typer money order If your redit card or check with a fee fee in installments. If y Your Filing Fee in Installments of the property of the waived (You may a not required to, waive y ty line that applies to your property of the prope	pically, if you attorney is a pre-printer you choose tallments (On any request your fee, and ur family sithe Application attorner is a property of the Application attorner is a property in the Application at the application a	ou are paying the submitting you ed address. This option, sign official Form 103 this option only d may do so only ze and you are u	e fee yourself, r payment on gon and attach to A). If you are filing the file of the pay to	your behalf, your attorney he Application for ng for Chapter 7. By law, a
9. Have you filed for bankruptcy within the last 8 years?	No. Yes. District District District	orthern District of Illinois	When When When	4/18/2014 MM / DD / YYYY MM / DD / YYYY	Case number Case number Case number	14-14607
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	V No. Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	f known
11. Do you rent your residence?	✓ No. Go	dlord obtained an eviction				

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Debtor 1 Judy Tovar __ Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Judy Tovar Case number (if known)
First Name Middle Name Last Name

Pa	rt 5: Explain Your Effor	rts to Receive a Brie	fing About Credit Counseling			
		About Debtor 1:		About Debte	or 2 (Sp	oouse Only in a Joint Case):
15.	Tell the court	You must check one:		You must che	eck one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, and I received a npletion.	counseli	ng agen bankru	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a npletion.
	The law requires that you receive a briefing		he certificate and the payment plan, veloped with the agency.			he certificate and the payment plan, veloped with the agency.
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.	counseli	ng agen bankru	ing from an approved credit ncy within the 180 days before I ptcy petition, but I do not have a npletion.
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment		T file a co	er you file this bankruptcy petition, opy of the certificate and payment
	If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your	from an approve obtain those ser made my reques	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the	from an a obtain the made my	approve nose ser / reques 0-day te	ked for credit counseling services ed agency, but was unable to vices during the 7 days after I st, and exigent circumstances emporary waiver of the
	creditors can begin collection activities again.	requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this	requireme efforts you unable to	ent, attad u made t obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.		reasons	e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	receive a must file a with a cop	briefing a certifica by of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.
			he 30-day deadline is granted only mited to a maximum of 15 days.	•		he 30-day deadline is granted only mited to a maximum of 15 days.
		I am not required counseling beca	d to receive a briefing about credit use of:	I am not counseli	-	d to receive a briefing about credit use of:
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	☐ Incap	oacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	☐ Disak	oility.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.	Activ	e duty.	I am currently on active military duty in a military combat zone.
		about credit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.	about cre	edit coun	are not required to receive a briefing seling, you must file a motion for ounseling with the court.

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Debtor 1 Judy Tovar Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **7** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do you estimate that 100-199 10,001-25,000 More than 100,000 you owe? 200-999 \$1,000,001-\$10 million \$0-\$50,000 \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your liabilities to be? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Judy Tovar Signature of Debtor 1 Signature of Debtor 2 9/25/2017 Executed on Executed on _ MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Judy		Tovar	Case number	(if known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	ler Chapter 7, 11, 12, o	r 13 of title 11, Unit	have informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 342	2(b) and, in a case in	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the info	ormation in the sche	dules filed with the petition is incorrect.
attorney, you do not	4.5			
need to file this page.	/s/ Robert J. Adams		Date	9/25/2017
	Signature of Attorney for	or Debtor		MM / DD / YYYY
	Robert J. Adams			
	Printed name			
	Robert J. Adams & Ass	ociates		
	Firm name			
	544 W 35th St			
	Street			
	Chicago		Illinois	60616
	City		State	Zip Code
	O a start above			
	Contact phone		Email address	staff.rja@gmail.com
	Bar number		State	
	Dai Hullibel		State	•

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Judy		Tovar
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	\$90,000.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$21,625.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$111,625.00
1c. Copy line 63, Total of all property on Schedule A/B	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$148,000.00
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	\$6,893.54
65. Sopy the total statistic from Fact 2 (non-priority dissociated statistic) from line 6) of contents 27.	s \$154,893.54
Your total liabilities	
Your total liabilities art 3: Summarize Your Income and Expenses	
	\$4,379.00

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Tovar Debtor 1 Judy _ Case number (if known) Middle Name First Name Last Name Part 4: **Answer These Questions for Administrative and Statistical Records** 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$7,357.00 Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$0.00 9d. Student loans. (Copy line 6f.) \$0.00 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.) \$0.00 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

\$0.00

9g. Total. Add lines 9a through 9f.

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Fill in this	information to identify your case:		
Debtor 1	Judy	Tovar	
Debtor 2	First Name Middle N	lame Last Name	
(Spouse, if f	First Name Middle N	Name Last Name	
United St	ates Bankruptcy Court for the: Northern	District of Illinois (State)	
Case nun	nber	(State)	
Officia	al Form 106A/B	_	Check if this is an
	dule A/B: Property		— amended filing
category responsib write you	where you think it fits best. Be as complete a le for supplying correct information. If more s r name and case number (if known). Answer e	ist an asset only once. If an asset fits in more the nd accurate as possible. If two married people in accurate as possible, If two married people in pace is needed, attach a separate sheet to this very question. Ind, or Other Real Estate You Own or Have	are filing together, both are equally form. On the top of any additional pages,
1. Do you	u own or have any legal or equitable interest	in any residence, building, land, or similar prop	erty?
	No. Go to Part 2		
✓	Yes. Where is the property?		
4.4		What is the property? Check all that apply.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D:
1.1	Street address, if available, or other description	Single-family home Duplex or multi-unit building	Creditors Who Have Claims Secured by Property.
	12727 Mozart Number Street	Condominium or cooperative	Current value of the current value of the entire property? portion you own?
	· 	Manufactured or mobile home	\$90000.00 \$90000.00
	Blue Island Illinois 60406 City State Zip Code	Land	Describe the nature of your ownership
	Cook	Investment property Timeshare	interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	County	Other	——————————————————————————————————————
		Who has an interest in the property? Check	Check if this is community property (see instructions)
		one. Debtor 1 only	
		Debtor 2 only	
		Debtor 1 and Debtor 2 only	
		At least one of the debtors and another	
		Other information you wish to add about this property identification number:	tem, such as local
If you	own or have more than one, list here:		
1.2		What is the property? Check all that apply. Single-family home	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :
	Street address, if available, or other description	Duplex or multi-unit building	Creditors Who Have Claims Secured by Property.
		Condominium or cooperative	Current value of the entire property? Current value of the portion you own?
		Manufactured or mobile home	
	Number Street	Land Investment property	Describe the nature of your ownership
		Timeshare	interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
	City State Zip Code	Other	
		Who has an interest in the property? Check	Check if this is community property (see instructions)
		one.	
		Debtor 1 only Debtor 2 only	
		Debtor 1 and Debtor 2 only	
		At least one of the debtors and another	
		Other information you wish to add about this property identification number:	item, such as local

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otor 1 Jud			Tovar Case numb	oer (if known)	
Firs	st Name	Middle Name	Last Name		
Street a	address, if available, or		What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative	the amount of any secu Creditors Who Have Cla Current value of the	claims or exemptions. Pured claims on Schedule aims Secured by Property Current value of the
Numbe	er Street		Manufactured or mobile home Land Investment property Timeshare	entire property? Describe the nature of interest (such as fee the entireties, or a life.)	simple, tenancy by
City	State		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item	Check if this is co (see instructions)	ommunity property
	e dollar value of the pattached for Part 1. \	ortion you own for	property identification number: all of your entries from Part 1, including any entri nere.	es for pages	0000.00
2: D e	escribe Your Vehic	les			
wn that s, vans,	lease, or have legal of	or equitable interes f you lease a vehicle,	at in any vehicles, whether they are registered or also report it on Schedule G: Executory Contracts and recycles	-	
ou own, own that rs, vans, No Yes 3.1 Ma	lease, or have legal of someone else drives. I	or equitable interes f you lease a vehicle,	also report it on Schedule G: Executory Contracts and	Do not deduct secured the amount of any sec	ured claims on <i>Schedul</i>
own that urs, vans, No Yes 3.1 Ma Ma Ye Ap	lease, or have legal of someone else drives. I trucks, tractors, sport ake odel:	or equitable interes f you lease a vehicle, utility vehicles, motor Volkswagen Passat	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Do not deduct secured the amount of any sec	d claims or exemptions. ured claims on <i>Schedul</i> laims Secured by Propel Current value of the portion you own? \$20000.00
own own, own that rs, vans, No Yes 3.1 Mi Mi Ye Ap	lease, or have legal of someone else drives. I trucks, tractors, sport ake odel: ear: oproximate mileage: ther information:	or equitable interes f you lease a vehicle, utility vehicles, motor Volkswagen Passat	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any sec Creditors Who Have Community Community (Community) (Secured to the entire property) (Secured to the amount of any secured the amou	ured claims on Schedul laims Secured by Propel Current value of the portion you own?

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	First Name	Middle Name	Tovar Last Name	_ Case numbe	et (II KNOWN)	
3.3	Make Model: Year:		Who has an interest in the proper one. Debtor 1 only	erty? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla	ired claims on <i>Schedule</i>
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only		Current value of the entire property?	Current value of the portion you own?
	Curor information.		At least one of the debtors and	Lanother		
			Check if this is community p			
3.4	Make Model:		Who has an interest in the properties.	erty? Check	Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
	Year:		Debtor 1 only		Creditors Who Have Cla	aims Secured by Propert
	Approximate mileage:		Debtor 2 only		Current value of the	Current value of the
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?
			At least one of the debtors and	l another		
			Check if this is community p	roperty (see		
✓	No Yes	s, personal wateroran	, fishing vessels, snowmobiles, moto	rcycle accessori	es	
✓	No	, personal watercraft	Who has an interest in the properation.		Do not deduct secured the amount of any secu	red claims on <i>Schedule</i>
✓	No Yes Make Model: Year:		Who has an interest in the prope		Do not deduct secured	red claims on <i>Schedule</i>
✓	No Yes Make Model:		Who has an interest in the propone.		Do not deduct secured the amount of any secucireditors Who Have Cla	red claims on Schedule hims Secured by Proper Current value of the
✓	No Yes Make Model: Year:		Who has an interest in the propone. Debtor 1 only		Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedule ims Secured by Propen
✓	No Yes Make Model: Year: Approximate mileage:		Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and	erty? Check	Do not deduct secured the amount of any secucireditors Who Have Cla	red claims on Schedule ims Secured by Propert Current value of the
✓	No Yes Make Model: Year: Approximate mileage:		Who has an interest in the proper one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	erty? Check	Do not deduct secured the amount of any secucireditors Who Have Cla	red claims on Schedule ims Secured by Proper Current value of the
4.1	No Yes Make Model: Year: Approximate mileage:		Who has an interest in the proper one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community p	erty? Check another aroperty (see	Do not deduct secured the amount of any secucified who Have Classical Current value of the entire property? Do not deduct secured	red claims on Schedule ims Secured by Propertion Yellow Of the portion you own?
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model:		Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions) Who has an interest in the propone.	erty? Check another aroperty (see	Do not deduct secured the amount of any secucreditors Who Have Classifications who have classifications with the entire property? Do not deduct secured the amount of any secured.	red claims on Schedule ims Secured by Property Current value of the portion you own? claims or exemptions. I dred claims on Schedule
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions) Who has an interest in the propone. Debtor 1 only	erty? Check another aroperty (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications Control of the Creditors Who Have Classification Creditors Control of the Secured the Amount of the Classification Creditors Who Have Classification Creditors Control of the Classification Creditors Control of the Classification Creditors	red claims on Scheduk nims Secured by Propen Current value of the portion you own? claims or exemptions. I
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions) Who has an interest in the propone. Debtor 1 only Debtor 2 only	erty? Check another aroperty (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims on Scheduk vims Secured by Proper Current value of the portion you own? claims or exemptions. I red claims on Scheduk vims Secured by Proper Current value of the
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:		Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions) Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	erty? Check I another Property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classifications Control of the Creditors Who Have Classification Creditors Control of the Secured the Amount of the Classification Creditors Who Have Classification Creditors Control of the Classification Creditors Control of the Classification Creditors	red claims on Scheduk nims Secured by Propen Current value of the portion you own? claims or exemptions. I
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and instructions) Who has an interest in the propone. Debtor 1 only Debtor 2 only At least one of the debtors and	another check erty? Check another	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedulinims Secured by Proper Current value of the portion you own? claims or exemptions. Ired claims on Schedulinims Secured by Proper Current value of the
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:		Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community prinstructions) Who has an interest in the propone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	another check erty? Check another	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	claims on Scheduk vims Secured by Proper Current value of the portion you own? claims or exemptions. I red claims on Scheduk vims Secured by Proper Current value of the

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D	ebtor 1		Tovar Case number (f known)
		First Name	Middle Name Last Name	
Pa	ırt 3:	Describe Y	our Personal and Household Items	
D	o you	own or hav	ve any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6		_	and furnishings liances, furniture, linens, china, kitchenware	
<u></u>		Describe	used furniture, 3 BR house	\$400.00
7		tronics bles: Television	is and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; m	usic
✓	Yes. [Describe	TVs, computer, phone, etc.	\$250.00
			lue and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; bin, or baseball card collections; other collections, memorabilia, collectibles	
✓	No			
	Yes. [Describe		
		oles: Sports, pl	borts and hobbies hotographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; cks; carpentry tools; musical instruments	anoes
V	No			
Ė	Yes. [Describe		
1	0. Fire Examp		les, shotguns, ammunition, and related equipment	
✓	No			
	Yes. [Describe		
1			clothes, furs, leather coats, designer wear, shoes, accessories	
L	No			
✓	Yes. [Describe	clothing	\$350.00
		•	jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, ger er	ns,
$ \leq$	No	Danasille :		
L	Yes. I	Describe		
1	Examp	n-farm anima bles: Dogs, cat	Is, birds, horses	
		Describe		
	I A A	, other neve-	nal and household items you did not already list, including any health side was did	ot list
	_	other person	nal and household items you did not already list, including any health aids you did n	Of 119f
$ \underline{\checkmark} $	No			
	Yes. [Describe		
			alue of all of your entries from Part 3, including any entries for pages you have attac	1 \$1000.00

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Debt	or 1 Judy		Tovar	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 4	Describe Your F	inancial Assets			
Doy	you own or have an	y legal or equitable interest	in any of the followi	ng?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. C		ve in your wallet, in your home, in	a safe deposit box, and	on hand when you file your petition	
	✓ Yes			Cash:	\$75.00
17.		avings, or other financial accounts stitutions. If you have multiple acc		hares in credit unions, brokerage houses, titution, list each.	
	Yes		Institution name:		
		17.1. Checking account:	Chase		\$50.00
		17.2. Checking account:	Navy Federal CU		\$500.00
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			·
		17.7. Other financial account:			· <u></u>
		17.8. Other financial account:			
		17.9. Other financial account:			
18.		or publicly traded stocks , investment accounts with broker	age firms, money market	accounts	
	Yes	Institution or issuer name:			
19.	Non-publicly traded so an LLC, partnership, a		ted and unincorporated	d businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

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Deb ⁻	tor 1 Judy		lovar	Case number (if known)			
	First Name	Middle Name	Last Name				
20.	20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.						
	✓ No	•		-			
	Yes. Give specific information about them	Issuer name:					
		-					
21.	Retirement or pension Examples: Interests in IF), thrift savings account	s, or other pension or profit-sharing plans			
	✓ No	Type of account:	Institution name:				
	Yes. List each account	401(k) or similar plan:					
	separately.	Pension plan:					
		IRA:					
		Retirement account:					
		Keogh:					
		Additional account:					
		Additional account:					
22	Security deposits and						
	Your share of all unused	I deposits you have made so that with landlords, prepaid rent, public					
	No		Institution name:				
	Yes	Electric:					
		Gas:					
		Heating oil:	-				
		Security deposit on rental unit:					
		Prepaid rent:					
		Telephone:					
		Water:					
		Rented furniture:					
		Other:			_		
23.	Annuities (A contract fo	r a periodic payment of money to	you, either for life or fo	or a number of years)			
	✓ No						
	Yes	Issuer name and description:					

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Debt	or 1 Judy	Tovar Case number (if known) Middle Name Last Name	
24.	First Name	Middle Name Last Name In education IRA, in an account in a qualified ABLE program, or under a qualified state tuition	n nrogram
24.		530(b)(1), 529A(b), and 529(b)(1).	n program.
	✓ No Yes	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	
25.		able or future interests in property (other than anything listed in line 1), and rights or powers or your benefit	
	✓ No Yes. Descr	oribe	
	<u> </u>		
26.		yrights, trademarks, trade secrets, and other intellectual property ernet domain names, websites, proceeds from royalties and licensing agreements	
	No No Decor	viha.	
	Yes. Descr	AIDE	
27.		nchises, and other general intangibles ilding permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licens	ees
	✓ No	3 F	
	Yes. Descr	ribe	
Mor	ney or proper	rty owed to you?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or propert		portion you own?
			<pre>portion you own? Do not deduct secured</pre>
	Tax refunds ow ✓ No ✓ Yes. Give s	wed to you specific information Federal:	<pre>portion you own? Do not deduct secured</pre>
	Tax refunds ow No Yes. Give s about you al	specific information them, including whether already filed the returns Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ow No Yes. Give so about you al and the	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds ow No Yes. Give synchemical about you all and the samples: Past	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give s about you al and th Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give s about you al and th Family support Examples: Past	specific information It them, including whether already filed the returns Ithe tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give s about you al and th Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds ow No Yes. Give s about you al and th Family support Examples: Past	specific information It them, including whether already filed the returns the tax years	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 ty settlement \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds ow ✓ No Yes. Give so about you all and the second of the	specific information t them, including whether already filed the returns the tax years t t due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, proper specific information Alimony: Maintenan Support: Divorce se Property se	## settlement ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00 ## \$0.00
29.	Tax refunds ow ✓ No Yes. Give syabout you all and the stamples: Past ✓ No Yes. Give syabout you all and the stamples: Past ✓ No Other amounts Examples: Unpage 1	specific information t them, including whether already filed the returns the tax years	### settlement: **Portion you own?
29.	Tax refunds ow ✓ No Yes. Give syabout you all and the stamples: Past ✓ No Yes. Give syabout you all and the stamples: Past ✓ No Other amounts Examples: Unpage 1	specific information It them, including whether already filed the returns the tax years It due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, propert specific information Alimony: Maintenan Support: Divorce se Property se se someone owes you said wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' comper	### settlement: **Portion you own?
29.	Tax refunds ow No Yes. Give sy about you at and the sexamples: Past Other amounts Examples: Unpassocial	specific information It them, including whether already filed the returns the tax years	### settlement: **Portion you own?

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Deb	tor 1 Judy		Tovar	Case number (if known)	
	First Name	Middle Name	Last Name		
21	Interests in insuran	aa maliaiaa			
31.			olth covings account (LICA), arodit	hamaayyaarla ar rantarla inayyanaa	
	Examples: Health, dis	sability, or life insurance; ne	aith savings account (HSA); credit,	homeowner's, or renter's insurance	
	✓ No				
	✓ No		Company name:	Beneficiary:	Surrender or refund value:
	Yes. Name the in	surance company	company name.	Borronolary.	currented of fortuna value.
		nd list its value			
	or odor poney an	id not its value on in	-		_
32.	Any interest in prop	erty that is due you from	someone who has died		
	If you are the benefic	iary of a living trust, expect	proceeds from a life insurance pol	icy, or are currently entitled to receive	
	property because sor	·			
	,				
	✓ No				
	Yes. Describe				
	Tes. Describe				
33	Claims against thir	d narties whether or not	you have filed a lawsuit or mad	e a demand for navment	
00.			urance claims, or rights to sue	e a demand for payment	
	Liampies. Accidents,	employment disputes, ins	urance ciaims, or rights to sue		
	.✓ No				
	Yes. Describe				
	_				
0.4	011			and a first of the state of the	
34.	-	nd unliquidated claims of	every nature, including counte	rclaims of the debtor and rights	
	to set off claims				
	✓ No				
	Yes. Describe				
35.	Any financial assets	s you did not already list			
	✓ No				
	Yes. Describe				
	Tes. Describe				
36.	Add the dollar value	e of all of vour entries fro	m Part 4, including any entries	for pages you have attached	
00.		•			\$625.00
	ioi Fait 4. Wille tile	at number here			
Part	Describe Δny	Business-Related Pro	operty You Own or Have an	Interest In. List any real estate in Pa	rt 1
1 ait	o. Booonibo / any	Buomose molatour n	porty roa our or mate an	into oot iiii Liot ariy roar cotato iirr a	
37.	Do you own or have	any legal or equitable in	terest in any business-related p	property?	
		•	·		Current value of the
	No. Go to Part 6				
	Yes. Go to line 3	Q			portion you own?
	L res. do to line s	· · · · · · · · · · · · · · · · · · ·			Do not deduct secured claims
					or exemptions
38.	Accounts receivabl	e or commissions you alr	eadv earned		
			•		
	✓ No				
	Yes. Describe				
20	Office continued (urnichings and susselling			
39.		urnishings, and supplies		and the same and t	allowed and a decided
	Examples: Business-	related computers, software	e, modems, printers, copiers, fax n	nachines, rugs, telephones, desks, chairs, ele	ctronic devices
	□ No				
	✓ No				
	Yes. Describe				

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Deb	tor 1 Judy	Tovar	Case number (if known)	
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, eq	uipment, supplies you use in business, and tools of your trade	е	
	✓ No			
	Yes. Describe			
				
41.	Inventory			
	✓ No			
	Yes. Describe			
			·	
42.	Interests in partnership	os or joint ventures		
	✓ No			
	<u> </u>	Name of entity:	% of ownership:	
	Yes. Give specific information about			
	them			
43	Customer lists, mailing l	ists, or other compilations		
	_			
	✓ No			
	Yes. Do your lists in	clude personally identifiable information (as defined in 11 U.S.C. §	101(41A))?	
	☐ No			
	Yes. Descri	ne .		
	L Tes. Descri	J e		
44.	Any business-related p	roperty you did not already list		
	—			
	No			
	Yes. Give specific information			
	iiiioiiiiauoii			-
45. A	dd the dollar value of al	l of your entries from Part 5, including any entries for pages y	you have attached	
		here		
<u> </u>	Danasila Assar		N	
Pari		rm- and Commercial Fishing-Related Property You C nterest in farmland, list it in Part 1.	Jwn or have an interest in.	
46.	Do you own or have an	y legal or equitable interest in any farm- or commercial fishi		
	No. Go to Part 7.			Current value of the
	Yes. Go to line 47.			portion you own? Do not deduct secured claims
				or exemptions
47.	Farm animals			
	Examples: Livestock, po	ultry, farm-raised fish		
	√ No			
	Yes. Describe			
	<u> </u>			

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Debi	tor 1 Judy		ovar	Case number (if known)	
40	First Name		st Name		
48.	Crops-either growing o	or narvested			
	✓ No Yes. Describe				
	Tes. Describe				
	-				
49.	Farm and fishing equip	oment, implements, machinery, fixture	s, and tools of trade		
	✓ No				
	Yes. Describe				
50.	Farm and fishing suppl	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and commer	rcial fishing-related property you did n	ot already list		
	✓ No				
	Yes. Describe				
52. A	dd the dollar value of al	I of your entries from Part 6, including	any entries for pages yo	u have attached	
for Pa	art 6. Write that number	here			
				_	
Part	7: Describe All Pro	perty You Own or Have an Interes	st in That You Did Not	List Above	
53.		perty of any kind you did not already lis	st?		
		s, country club membership			
	✓ No				
	Yes. Give specific information				
54. A	dd the dollar value of al	l of your entries from Part 7. Write tha	t number here		<u> </u>
Part	8: List the Totals of	Each Part of this Form			
55. I	Part 1: Total real estate	, line 2			\$90000.00
		_			
56. F	oart 2 total vehicles, lin	e 5	\$20000.00		
57. P	art 3: Total personal an	d household items, line 15	\$1000.00		
58. P	art 4: Total financial as	sets, line 36	\$625.00		
59. I	Part 5: Total business-re	elated property, line 45			
60. I	Part 6: Total farm- and f	ishing-related property, line 52			
61. I	Part 7: Total other prope	erty not listed, line 54			
62.	Total personal property.	Add lines 56 through 61	\$21625.00		+ \$21625.00
			ΨΖΙΟΖΟ.ΟΟ	Copy personal property total ▶	+ φ∠ 10∠3.UU
					\$111625.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

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Fill in this information to identify your case:						
Debtor 1	Judy		Tovar			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States Bankruptcy Court for the:		Northern	District of Illinois (State)			
Case number (If known)			(Grate)			

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Part 1: Identify the Property You Claim as Exempt						
1.	. Which set of exemptions are you claiming? Check one only, even if your spouse is filling with you.						
	You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)				
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)				
2.	For any property you list on Schedule A	A/B that you claim as e	exempt, fill in the information below.				
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption			
	Brief description: Volkswagen Passat, 2016 Line from Schedule A/B: 03	\$20,000.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)			
	Brief			735 ILCS 5/12-1001(b)			
	description:	\$400.00	\$400.00				
	used furniture, 3 BR house		100% of fair market value, up to any	_			
	Line from Schedule A/B: 06		applicable statutory limit				
3.	✓ No	rery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?				

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Tovar Debtor 1 Judy Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$250.00 description: **✓** \$250.00 TVs, computer, phone, 100% of fair market value, up to any etc. applicable statutory limit Line from Schedule A/B: 07 735 ILCS 5/12-1001(a) Brief \$350.00 description: **V** \$350.00 clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 735 ILCS 5/12-1001(b) Brief \$50.00 description: **V** \$50.00 Checking account, 100% of fair market value, up to any Chase applicable statutory limit Line from Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$500.00 description: **✓** \$500.00 Checking account, Navy 100% of fair market value, up to any Federal CU applicable statutory limit Line from Schedule A/B: 17 Brief 735 ILCS 5/12-1001(b) \$75.00 description: \$75.00 cash

100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

16

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Fill in	this information to identify your ca	69.	I		
Debto	or 1 <u>Judy</u> First Name	Tovar Middle Name Last Name			
Debto		Middle Name Last Name			
	e, if filing) First Name	Middle Name Last Name			
United	d States Bankruptcy Court for the:	Northern District of Illinois			
	number	(State)			
(If know	·				Check if this is a
	icial Form 106D			Ь	amended filing
Scl	hedule D: Credito	ors Who Have Claims Secure	ed by Prop	erty	12/1
		le. If two married people are filing together, both are equ			
	space is needed, copy the Additional and case number (if known).	onal Page, fill it out, number the entries, and attach it to t	his form. On the top	of any additional pag	ges, write your
	Do any creditors have claims se	ecured by your property?			
[-	nit this form to the court with your other schedules. You have	e nothing else to rep	ort on this form.	
L F	_	•	0 110a iii 19 0100 to 10p	ore ore also forms	
		i below.			
Part	1: List All Secured Claims				
2.		tor has more than one secured claim, list the creditor	Column A	Column B	Column C
	•	nan one creditor has a particular claim, list the other creditors the claims in alphabetical order according to the creditor's	Amount of claim Do not deduct the	Value of collateral	Unsecured portion
	name.	, , , , , , , , , , , , , , , , , , ,	value of collateral.	that supports	If any
				this claim	
2.1	NATIONSTAR MORTGAGE Creditor's Name	Describe the property that secures the claim:	\$126,000.00	\$90,000.00	<u>\$36,000.0</u> 0
	350 Highland Dr	12727 Mozart, Blue Island, IL 60406 Value: \$0.00			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Lewisville TX 75067 City State ZIP Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan) Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors				
	and another Check if this claim relates	Judgment lien from a lawsuit			
	to a community debt	Other (including a right to offset)			
	Date debt was incurred	Last 4 digits of account number			
2.2	Volkswagen Credit Inc Creditor's Name	Describe the property that secures the claim:	\$22,000.00	\$20,000.00	\$2,000.00
	1401 Franklin Blvd	Volkswagen pssat Value: \$0.00			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Libertyville IL 60048 City State ZIP Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only Debtor 1 and Debtor 2 only	An agreement you made (such as mortgage or secured car loan)			
	= '	Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	Check if this claim relates	Other (including a right to offset)			
	to a community debt Date debt was	Last 4 digits of account number			
	incurred	-	L #140.000.00		
	Add the dollar value of y here:	your entries in Column A on this page. Write that number	\$148,000.00		

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F-11 -								
HIII II	n this infor	mation to identify your c	ase:					
Deb	otor 1	Judy		Tovar				
		First Name	Middle Name	Last Name				
	otor 2 use, if filing)	Flori Nicore	NAC-Lalla Nicasa	Last Massa				
(Spoi	use, ii iiiirig)	First Name	Middle Name	Last Name				
Unit	ted States E	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case (If knd	e number own)			. ,				
Off	ficial F	orm 106E/F				Che	eck if this is an	n amended filing
Sc	chedu	ıle E/F: Cre	ditors Who	Have Uns	ecured Claims			12/15
other Form clain the e know	r party to a n 106A/B) a ns that are entries in t vn).	any executory contracts and on <i>Schedule G: Exe</i> Ilisted in <i>Schedule D: C</i> he boxes on the left. At	s or unexpired leases that cutory Contracts and Une Creditors Who Hold Claims	could result in a cla expired Leases (Offic Secured by Propert	aims and Part 2 for creditors wit im. Also list executory contracts (al Form 106G). Do not include a y. If more space is needed, copy he top of any additional pages, v	on <i>Schedu</i> ny creditor the Part yo	ule A/B: Prop s with partia ou need, fill i	perty (Official ally secured t out, number
1.		reditors have priority un Go to Part 2.	secured claims against y	ou?				
2.	listed, ider As much a Continuat	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priorit	y and nonpriority amo ling to the creditor's n particular claim, list the		both priority	and nonprio	rity amounts.
						Total	Priority	Nonpriority

claim

amount

amount

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Debt	or 1 Judy	Tovar	Case number (if known)	
	First Name Middle Name	Last Name		
Part	2: List All of Your NONPRIORITY Unsecured C	laims		
ļ	Do any creditors have nonpriority unsecured claims aga No. You have nothing to report in this part. Submit t Yes.		court with your other schedules.	
(unsecured claim, list the creditor separately for each claim. F	or each claim list	of the creditor who holds each claim. If a creditor has more sed, identify what type of claim it is. Do not list claims already in art 3.If you have more than four priority unsecured claims fill ou	cluded in Part 1.
4.1	ALLY FINCL			\$0.00
4.1	Nonpriority Creditor's Name	L	ast 4 digits of account number 5926	Ψ0.00
	PO Box 380901 Number Street	w	/hen was the debt incurred? 8/2012	
	Bloomington Minnesota 55438 City State Zip Cod Who incurred the debt? Check one.		s of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed	
	Debtor 1 only	Т	ype of NONPRIORITY unsecured claim:	
	Debtor 2 only	Г	Student loans	
	Debtor 1 and Debtor 2 only At least one of the debtors and another	Ī	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt		Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?		Other. Specify 72 Automobile	
	✓ No Yes			
4.0	<u> </u>			ф. о. 4 о.
4.2	BBY/CBNA Nonpriority Creditor's Name	ь	ast 4 digits of account number0301	\$1,214.00
	PO BOX 6497	w	/hen was the debt incurred? 9/2013	
4.3	SIOUX FALLS South Dakota 57117 City State Zip Cod Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes CAP1/BSTBY	E E	s of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed ype of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	\$0.00
4.0	Nonpriority Creditor's Name		ast 4 digits of account number 7560	Ψ0.00
	PO BOX 30253 Number Street SALT LAKE CITY Utah 84130 City State Zip Cod Who incurred the debt? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset?	e C	## A soft the date you file, the claim is: Check all that apply. Contingent	
	✓ No ☐ Yes			

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Debtor 1 Judy Tovar Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 CAP1/CARSN \$0.00 Last 4 digits of account number 9070 Nonpriority Creditor's Name PO BOX 30253 When was the debt incurred? 11/2000 Number As of the date you file, the claim is: Check all that apply. Contingent SALT LAKE CITY Utah 84130 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes CAPITAL ONE \$0.00 Last 4 digits of account number 0163 Nonpriority Creditor's Name PO BOX 30253 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent SALT LAKE CITY 84130 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes CAPITAL ONE 4.6 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 30253 When was the debt incurred? 11/2008 Number As of the date you file, the claim is: Check all that apply. Contingent SALT LAKE CITY 84130 Utah Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts
Other. Specify _

CreditCard

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Debtor 1 Judy Tovar Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** CB/CARSONS 4.7 \$0.00 Last 4 digits of account number 1038 Nonpriority Creditor's Name When was the debt incurred? 12/2013 PO BOX 182789 Number As of the date you file, the claim is: Check all that apply. Contingent **COLUMBUS** Ohio 43218 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes 4.8 CB/EXPRESS \$0.00 Last 4 digits of account number 2471 Nonpriority Creditor's Name PO BOX 182789 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent COLUMBUS Ohio 43218 Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes CB/ROOMPLCE 4.9 \$0.00 Last 4 digits of account number _ Nonpriority Creditor's Name 4653 E MAIN ST When was the debt incurred? 3/2008 Number As of the date you file, the claim is: Check all that apply. Contingent COLUMBUS Ohio 43251 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts
Other. Specify _

CreditCard

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Debtor 1 Judy Tovar Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 CB/VICSCRT \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 220 W SCHROCK RD When was the debt incurred? 12/2007 Number As of the date you file, the claim is: Check all that apply. Contingent WESTERVILLE Ohio 43081 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes 4.11 Certifed Svc \$0.00 Last 4 digits of account number 406A Nonpriority Creditor's Name 1733 Washington St 201 When was the debt incurred? 8/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent Illinois 60079 Waukegan Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL **✓** No Yes CHASE CARD 4.12 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 201 N. WALNUT ST//DE1-1027 When was the debt incurred? 3/2006 Number As of the date you file, the claim is: Check all that apply. Contingent **WILMINGTON** 19801 Delaware Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify CreditCard Is the claim subject to offset? No

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Debtor 1 Judy Tovar Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 ComEd \$114.54 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 6111 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60197 Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify ___ other Is the claim subject to offset? **✓** No Yes 4.14 Dsnb Macys \$0.00 5649 Last 4 digits of account number ___ Nonpriority Creditor's Name When was the debt incurred? 12/2010 P.O. Box 8113 Number As of the date you file, the claim is: Check all that apply. Contingent 45040 Ohio Mason Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes Dupage Medical Group. 4.15 \$20.00 Last 4 digits of account number Nonpriority Creditor's Name 1100 West 31St Street When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60515 Downers Grove Illinois Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt medical Other. Specify __ Is the claim subject to offset? **✓** No

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Debtor 1 Judy Tovar Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Gmac \$0.00 Last 4 digits of account number 7732 Nonpriority Creditor's Name When was the debt incurred? 3/2008 P.O. BOX 380901 Number As of the date you file, the claim is: Check all that apply. Contingent **BLOOMINGTON** Minnesota 55438 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ 60 Automobile Is the claim subject to offset? **✓** No Yes 4.17 HARLEY DAVID \$0.00 Last 4 digits of account number 7656 Nonpriority Creditor's Name 4150 TECHNOLOGY WY When was the debt incurred? 6/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent CARSON CITY 89706 Nevada Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ 72 Automobile Is the claim subject to offset? **✓** No Yes KOHLS/CAPONE 4.18 \$0.00 Last 4 digits of account number _ Nonpriority Creditor's Name N56 W 17000 RIDGEWOOD DR When was the debt incurred? 11/2007 Number Street As of the date you file, the claim is: Check all that apply. Contingent **MENOMONEE** Wisconsin 53051 Unliquidated **FALLS** City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ CreditCard Is the claim subject to offset? **✓** No

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Debtor 1 Judy Tovar Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 KOHLS/CAPONE \$0.00 Last 4 digits of account number Nonpriority Creditor's Name N56 W 17000 RIDGEWOOD DR When was the debt incurred? 11/2007 Number As of the date you file, the claim is: Check all that apply. Contingent **MENOMONEE** Wisconsin 53051 Unliquidated **FALLS** City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes 4.20 KOHLS/CAPONE \$0.00 Last 4 digits of account number 2461 Nonpriority Creditor's Name N56 W 17000 RIDGEWOOD DR When was the debt incurred? 9/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent **MENOMONEE** 53051 Wisconsin Unliquidated **FALLS** State City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes Merchants Cr \$0.00 Last 4 digits of account number 0682 Nonpriority Creditor's Name 223 W Jackson St Suite 900 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Illinois 60606 Chicago Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Other. Specify ORIGINAL CREDITOR: MEDICAL Is the claim subject to offset? **✓** No

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Debtor 1 Judy Tovar Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 Merchants Cr \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 223 W Jackson St Suite 900 When was the debt incurred? 2/2017 Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60606 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collection; Collecting for Is the claim subject to offset? Other. Specify ORIGINAL CREDITOR: MEDICAL **✓** No Yes 4.23 Nationstar \$0.00 Last 4 digits of account number 1480 Nonpriority Creditor's Name 350 HIGHLAND When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent HOUSTON Texas 77067 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ 360 Mortgage Is the claim subject to offset? **✓** No Yes **NAVY FCU** 4.24 \$3,929.00 Last 4 digits of account number _ Nonpriority Creditor's Name 1 SECURITY PLACE When was the debt incurred? 4/2014 Number As of the date you file, the claim is: Check all that apply. Contingent MERRIFIELD Virginia 22116 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ 18 InstallmentLoan Is the claim subject to offset? No

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Debtor 1 Judy Tovar Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 \$0.00 Last 4 digits of account number 1516 Nonpriority Creditor's Name 1 SECURITY PLACE When was the debt incurred? 9/2007 Number As of the date you file, the claim is: Check all that apply. Contingent **MERRIFIELD** Virginia 22116 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes 4.26 **NAVY FCU** \$0.00 Last 4 digits of account number 6563 Nonpriority Creditor's Name 1 SECURITY PLACE When was the debt incurred? 3/2002 Number Street As of the date you file, the claim is: Check all that apply. Contingent MERRIFIELD Virginia 22116 Unliquidated State City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes NAVY FCU 4.27 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 1 SECURITY PLACE When was the debt incurred? 10/2006 Number As of the date you file, the claim is: Check all that apply. Contingent MERRIFIELD Virginia 22116 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ 24 InstallmentLoan Is the claim subject to offset? No

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Debtor 1 Judy Tovar Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.28 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 52 S BROAD ST When was the debt incurred? 2/2010 Number As of the date you file, the claim is: Check all that apply. Contingent **NORWICH** New York 13815 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ 61 InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.29 Nicor Gas \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? P.O. Box 549 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60507 Illinois Aurora City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ other Is the claim subject to offset? **✓** No Yes Prfrd Cus Ac 4.30 \$0.00 5284 Last 4 digits of account number Nonpriority Creditor's Name CSCL DISPUTE TEAM PO BOX 14517 When was the debt incurred? 5/2011 Number As of the date you file, the claim is: Check all that apply. Contingent **DES MOINES** 50306 Iowa Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? **✓** No

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Debtor 1 Judy Tovar Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.31 Sallie Mae \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Po Box 9500 When was the debt incurred? 1/2007 Street Number As of the date you file, the claim is: Check all that apply. Contingent Wilkes Barre Pennsylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes 4.32 Sallie Mae \$0.00 Last 4 digits of account number 1199 Nonpriority Creditor's Name Po Box 9500 When was the debt incurred? 11/1999 Number Street As of the date you file, the claim is: Check all that apply. Contingent Wilkes Barre Pennsylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes SEARS/CBNA 4.33 \$1,535.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 6282 When was the debt incurred? 3/2014 Number As of the date you file, the claim is: Check all that apply. Contingent SIOUX FALLS South Dakota 57117 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? No

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Debtor 1 Judy Tovar Case number (if known) Middle Name First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.34 SEARS/CBNA \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8/2015 PO BOX 6282 Number Street As of the date you file, the claim is: Check all that apply. Contingent SIOUX FALLS South Dakota 57117 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify __ CreditCard Is the claim subject to offset? **✓** No Yes 4.35 Stephen M. Heaney DDS \$81.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 64 Orland Square Dr. Ste. 216 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60462 Orland Park Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify __ medical Is the claim subject to offset? **✓** No Yes SYNCB/JCP 4.36 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 965007 When was the debt incurred? 12/2001 Number As of the date you file, the claim is: Check all that apply. Contingent ORLANDO 32896 Florida Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? **✓** No

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Debtor 1 Judy Tovar Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.37 SYNCB/SAMSDC \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7/2007 PO BOX 965005 Number As of the date you file, the claim is: Check all that apply. Contingent **ORLANDO** Florida 32896 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify __ CreditCard Is the claim subject to offset? **✓** No Yes 4.38 SYNCB/SAMSDC \$0.00 Last 4 digits of account number 6471 Nonpriority Creditor's Name PO BOX 965005 When was the debt incurred? 7/2007 Number Street As of the date you file, the claim is: Check all that apply. Contingent ORLANDO Florida 32896 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes SYNCB/WALMAR 4.39 \$0.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO BOX 965024 When was the debt incurred? 12/2005 Number As of the date you file, the claim is: Check all that apply. Contingent EL PASO 79998 Texas Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? No

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Debtor 1 Judy Tovar Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.40 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 3701 WAYZATA BLVD #2-CF When was the debt incurred? 8/2009 Number Street As of the date you file, the claim is: Check all that apply. Contingent MINNEAPOLIS Minnesota 55416 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify __ CreditCard Is the claim subject to offset? **✓** No Yes 4.41 TARGET N.B. \$0.00 Last 4 digits of account number 2395 Nonpriority Creditor's Name 3701 WAYZATA BLVD #2-CF When was the debt incurred? 6/2006 Number Street As of the date you file, the claim is: Check all that apply. Contingent MINNEAPOLIS Minnesota 55416 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes TARGET/TD 4.42 \$0.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO BOX 673 When was the debt incurred? 9/2013 Number Street As of the date you file, the claim is: Check all that apply. Contingent MINNEAPOLIS 55440 Minnesota Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? No

Yes

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Debtor 1 Judy Tovar Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.43 TDRC/GLMR SH \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 1000 MACARTHUR BV When was the debt incurred? 5/2008 Number Street As of the date you file, the claim is: Check all that apply. Contingent MAHWAH New Jersey 07430 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify __ CreditCard Is the claim subject to offset? **✓** No Yes 4.44 THD/CBNA \$0.00 Last 4 digits of account number 1022 Nonpriority Creditor's Name 17186 Torrence Rd When was the debt incurred? 7/2008 Number Street As of the date you file, the claim is: Check all that apply. Contingent Illinois 60473 Lansing Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ___ CreditCard Is the claim subject to offset? **✓** No Yes WFDS 4.45 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. BOX 19752 When was the debt incurred? 8/2010 Number As of the date you file, the claim is: Check all that apply. Contingent **IRVINE** 92623 California Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ 72 Automobile Is the claim subject to offset? No

Yes

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Debtor 1 Judy		Tovar	Case number (if known)	
First Name	Middle Name	Last Name	<u> </u>	
Part 2: Your NONPRIORITY	/ Unsecured Claims -	Continuation Page		
After listing any entries	on this page, number the	em beginning with 4.5	followed by 4.6, and so forth.	Total claim
4.46 WFFNB RETAIL Nonpriority Creditor's Nam CSCL DISPUTE TEAM PO Number Street		Whe	4 digits of account number 1036 In was the debt incurred? 11/2016 If the date you file, the claim is: Check all that apply.	\$0.00
DES MOINES City Who incurred the debt? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 At least one of the del Check if this claim r Is the claim subject to o	Check one. 2 only otors and another relates to a community d	Code Type	Contingent Unliquidated Disputed of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other simila debts Other. Specify CreditCard	r
Yes				

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Debtor 1 Judy Tovar Case number (if known)

FIRST Name MIDDIE Name Last Name
Part 4: Add the Amounts for Each Type of Unsecured Claim
Total the amounts of certain types of unsecured claims. This information is for statistical reporting purple Add the amounts for each type of unsecured claim.
Total claims
Total claims from Part 1 6a. Domestic support obligations. 6a. \$0.00
6b. Taxes and certain other debts you owe the government 6b. \$0.00
6c. Claims for death or personal injury while you were intoxicated \$0.00
6d. Other. Add all other priority unsecured claims. Write that 6d.
amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e.
de. Total. Add lilles da till dugil du.
Total claims
Total claims from Part 2 6f. Student loans 6f. \$0.00
6g. Obligations arising out of a separation agreement or 6g\$0.00 divorce that you did not report as priority claims
6h. Debts to pension or profit-sharing plans, and other similar 6h. debts
6i. Other. Add all other nonpriority unsecured claims. Write 6i. \$6,893.54 that amount here.

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Judy		Tovar	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Sankruptcy Court for the:	Northern	District of Illinois (State)	
Case number			(5.3.13)	
(If known)	•			

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

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		DC	ocument i a	gc 42 01	03	
Fill in this info	rmation to identify your c	ase:				
Debtor 1	Judy First Name	Middle News	Tovar			
Debtor 2		Middle Name	Last Name			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case number			(Otato)			
					Check if th amended f	
<u>Official</u>	Form 106H					
Schedu	le H: Your Cod	debtors				12/15
1. Do you h	3	ou are filing a joint case, do	·) nity property states and territories include Arizona, Califor	nia,
✓ No.	Go to line 3.	kico, Puerto Rico, Texas, Wer spouse, or legal equiva		,		
	Yes. In which communit	ty state or territory did yo	u live?	Fill in t	he name and current address of that person.	
	Name of your spouse, t	ormer spouse, or legal equ	iivalent			
	Number Street					
	City	State	Zip	Code		
		_	•		use is filing with you. List the person shown in line and the creditor on Schedule D (Official Form 106D),	2

Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Official Form 106H Schedule H: Your Codebtors page 1

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		D00	Cument	i age 45	01 03		
Fill in this inforr	mation to identify	your case:					
Debtor 1 Ju	udy		Tovar				
	rst Name	Middle Name	Last Na	ame	— Che	eck if this is:	
Debtor 2		NAC-L-III - N.L.	L I N I .			An amended filing	
(Spouse, if filing) Fi	rst Name	Middle Name	Last Na	ıme		· ·	nost potition chapter 1
United States Bar the: Case number	nkruptcy Court for	Northern	_ District of Illin (St	nois ate)		expenses as of the following	post-petition chapter 15 powing date:
(If known)					_	MM / DD / YYYY	
Official Fo	orm 106I						
Schedule	I: Your In	come					12/1
spouse. If more number (if know							
1. Fill in your er	mployment		Debtor 1			Debtor 2	
information.		Employment status	✓ Employ	ved.		Employed	
If you have mattach a separ	ore than one job, ate page with		Not Em			Not Employed	
•	oout additional	Occupation					
Include part tii self-employed	me, seasonal, or work	Employer's name	NIRC			_	
	ay include student	Employer's address	547 W. Jac	kson Blvd			
or homemake	•		Number Stre	eet		Number Street	
				Illinois	60661	_	
			City	State	Zip Code	City	State Zip Code
		How long employed there?					_
Part 2: Give I	Details About N	Nonthly Income					
Estimate mont	hly income as of t	the date you file this forn	n. If you have r	nothing to repo	ort for any line, v	write \$0 in the space. In	nclude your non-filing
spouse unless y	ou are separated.	e more than one employer,			-	•	
more space, atta	ach a separate she	et to this form.		For I	Debtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (befo , calculate what the monthly		2.	\$7,090.00		_
Estimate a	nd list monthly ove	rtime pay.		3.	+ \$0.00		

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Debtor 1Judy	Tovar	Case number	(if	
First Name Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	→ 4.	\$7,090.00	non ming operation	
5. List all payroll deductions:		<u> </u>		
5a. Tax, Medicare, and Social Security deductions	5a.	\$1,540.00		
5b. Mandatory contributions for retirement plans	5b.	\$786.00		
5c. Voluntary contributions for retirement plans	5c.	\$70.00		
5d. Required repayments of retirement fund loans	5d.	\$0.00		
5e. Insurance	5e.	\$0.00		
5f. Domestic support obligations	5f.	\$0.00		
5g. Union dues	5g.	\$115.00		
	5h. +	\$200.00 +		
5h. Other deductions. Specify: Healthcare				
6. Add the payroll deductions. Add lines $5a + 5b + 5c + 5d + 5e + +5h$.	-5f + 5g 6.	\$2,711.00		
7. Calculate total monthly take-home pay. Subtract line 6 from lin	ne 4. 7.	\$4,379.00		
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, ar the total monthly net income.	nd 8a.	\$0.00		
8b. Interest and dividends	8b.	\$0.00		
8c. Family support payments that you, a non-filing spouse, o		Ψ0.00		
dependent regularly receive Include alimony, spousal support, child support, maintenance				
divorce settlement, and property settlement.	8c.	\$0.00		
8d. Unemployment compensation	8d.	\$0.00		
8e. Social Security	8e.	\$0.00		
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benef under the Supplemental Nutrition Assistance Program) or housing subsidies Specify:		\$0.00		
8g. Pension or retirement income	8f.	\$0.00 \$0.00		
	8g. 8h. +	\$0.00 +		
8h. Other monthly income. Specify:				
9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g	g + 8h. 9.	\$0.00		
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	10. spouse	\$4,379.00 +	=	\$4,379.00
11. State all other regular contributions to the expenses that y Include contributions from an unmarried partner, members of you friends or relatives. Do not include any amounts already included in lines 2-10 or am	ur household, your c	ependents, your roomm	,	
Specify:	Carrio iriai are noi di	anabic to pay expenses i	11. +	- \$0.00
				ψ0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical S				\$4,379.00
				Combined monthly income
13. Do you expect an increase or decrease within the year afte	r you file this form?			
✓ No.				
Yes. Explain:				

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		Docu	iment Page 45 of 85	5		
Fill in this info	rmation to identify	/ your case:				
Debtor 1	Judy		Tovar			
Debtor 1	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2			_	An amended filir	na	
(Spouse, if filing)	First Name	Middle Name	Last Name	브		
	Bankruptcy Court	for the: Northern [District of Illinois (State)		nowing post-petition chapter find the following date:	13
Case number (If known)	-			MM / DD / YYYY	,	
Official	Form 10	6J				
Schedul	e J: Your	Expenses				12/1
-		as possible. If two married people a eeded, attach another sheet to this				
(if known). Ans	swer every questi	on.				
Part 1: Des	cribe Your Ho	usehold				
1. Is this a jo	int case?					
✓ No. G	o to line 2					
Yes. D	oes Debtor 2 live	in a separate household?				
	No					
ľ	Yes. Debtor 2	must file Official Forms 106J-2, Exper	nses for Separate Household of Deb	tor 2.		
2. Do you hav	/e dependents?	No				
_	Debtor 1 and	Yes. Fill out this information for	Dependent's relationship to	Dependent's	Does dependent live	
Debtor 2.		each dependent	Debtor 1 or Debtor 2	age	with you?	
			Child	18 years	No.	
					Yes.	
			Child	11 years	No.	
			0.11.4	_	Yes.	
			Child	7 years	No. ✓ Yes.	
	penses include of people other	☑ No				
than	n people other					
yourself an dependent	-	Yes				
Part 2: Esti	mate Your One	going Monthly Expenses				
Estimate you	r expenses as of of a date after th	your bankruptcy filing date unless y e bankruptcy is filed. If this is a sup	•	•	-	
		h non-cash government assistance luded it on Schedule I: Your Income			Your expenses	3
	I or home owner or the ground or k	ship expenses for your residence. In ot. 4.	clude first mortgage payments and		\$1,33	9.18
If not inc	luded in line 4:					
4a. Real e	estate taxes				4a \$	0.00

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

\$0.00

\$0.00

\$50.00

\$0.00

4a

4b.

4c.

4d.

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 Debtor 1 First Name
 Judy First Name
 Tovar Last Name
 Case number (if known)

First Name	Middle Name	Last Name		
				Your expenses
5. Additional mortgage payments t	or your residence, such as	home equity loans	5.	\$0.00
6. Utilities:				
6a. Electricity, heat, natural gas			6a.	\$300.00
6b. Water, sewer, garbage collection	on		6b.	\$50.00
6c. Telephone, cell phone, Interne	t, satellite, and cable services	8	6c.	\$150.00
6d. Other. Specify:			6d	\$0.00
7. Food and housekeeping supplies	s		7.	\$600.00
8. Childcare and children's educat	ion costs		8.	\$300.00
9. Clothing, laundry, and dry clean	ing		9.	\$250.00
10. Personal care products and se	rvices		10.	\$97.00
11. Medical and dental expenses			11.	\$0.00
12. Transportation. Include gas, ma Do not include car payments	intenance, bus or train fare.		12.	\$400.00
13. Entertainment, clubs, recreation	on, newspapers, magazine	s, and books	13.	\$0.00
14. Charitable contributions and re	eligious donations		14.	\$0.00
15. Insurance. Do not include insurance deducted	d from your pay or included	in lines 4 or 20.		
15a. Life insurance			15a	\$0.00
15b. Health insurance			15b	\$0.00
15c. Vehicle insurance			15c	\$130.00
15d. Other insurance. Specify:			15d	\$0.00
16. Taxes. Do not include taxes dedu	ıcted from your pay or includ	ded in lines 4 or 20.		
Specify:			16	\$0.00
17. Installment or lease payments:			10	
17a. Car payments for Vehicle 1			17a	\$587.00
17b. Car payments for Vehicle 2			17b	\$0.00
17c. Other. Specify:			17c	\$0.00
17d. Other. Specify:			17d	\$0.00
18. Your payments of alimony, mai	ntenance, and support tha	at you did not report as deducted from		\$0.00
your pay on line 5, Schedule I,	Your Income (Official Forn	m 106I).	18.	
19.Other payments you make to su	ipport others who do not li	ive with you.		
Specify:			19.	\$0.00
		of this form or on Schedule I: Your Income.	00-	
20a. Mortgages on other property20b. Real estate taxes.			20a	\$0.00
	ontorie incurance		20b	\$0.00
20c. Property, homeowner's, or re			20c	\$0.00
20d. Maintenance, repair, and upl			20d	\$0.00
20e. Homeowner's association or	condominium dues		20e	\$0.00

Official Form 106J Schedule J: Your Expenses page 2

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Debtor 1 Judy			Tovar	Case number (if known)		
First Nan		Middle Name	Last Name			
21. Other. Specif	y:				21	\$0.00
00.0-1-1-1-						
-	our monthly expens	es.				\$4,253.18
	4 through 21.					\$0.00
. ,	` , ,	,, ,,	from Official Form 106J-2			\$4,253.18
22c. Add line	22a and 22b. The re	sult is your monthly exp	enses.		22.	
23. Calculate yo	ur monthly net inco	ome.				
23a. Copy line	e 12 (your combined	I monthly income) from S	Schedule I.		23a	\$4,379.00
23b. Copy yo	ur monthly expenses	s from line 22 above.			23b	\$4,253.18
23c. Subtract	your monthly expen	ses from your monthly ir	icome.			\$125.82
The resu	ılt is your monthly ne	et income.			23c	
			pan within the year or do yo			

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Fill in this infor	mation to identify your ca	ase:		
Debtor 1	Judy		Tovar	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number (If known)			(State)	

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to	help you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and
	that they are true and correct.	
×	/s/ Judy Tovar	x
	Signature of Debtor 1	Signature of Debtor 2
	Date 9/25/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this in		case:				
Debtor 1	Judy		Tovar			
	First Name	Middle Name	Last Nam	e		
Debtor 2 (Spouse, if filing	g) First Name	Middle Name	Last Nam	<u>e</u>		
United State	es Bankruptcy Court for the:	Northern	District of Illino	is		
Case numb	er		(State	e)		
(If known)	· · · · · · · · · · · · · · · · · · ·			_		Oh a alla if the in it
Officia	al Form 107					Check if this is amended filing
Statem	ent of Financia	al Affairs for I	ndividuals	Filing for Bankr	uptcy	04
nformation		ed, attach a separate		together, both are equally . On the top of any additi		
Part 1: G	ive Details About Your	Marital Status and	Where You Lived	Before		
1. What	is your current marital st	atus?				
	Married					
	Married Not married					
		ou lived anywhere othe	er than where you liv	ve now?		
2. Durin	Not married	ou lived in the last 3 year	ars. Do not include v			Dates Debtor 2 lived
2. Durin	Not married Ing the last 3 years, have you No Yes. List all of the places yo	ou lived in the last 3 yea	ars. Do not include v	vhere you live now.		Dates Debtor 2 lived there
2. Durin	Not married Ing the last 3 years, have you No Yes. List all of the places yo	ou lived in the last 3 year	ars. Do not include v	vhere you live now.		
2. Durin	Not married Ing the last 3 years, have years No Yes. List all of the places years Debtor 1:	ou lived in the last 3 year	ars. Do not include v tes Debtor 1 lived ere	Debtor 2: Same as Debtor 1		there
2. Durin	Not married Ing the last 3 years, have you No Yes. List all of the places yo	ou lived in the last 3 year	ars. Do not include v tes Debtor 1 lived ere	where you live now. Debtor 2:		there Same as Debtor 1
2. Durin	Not married Ing the last 3 years, have years No Yes. List all of the places years Debtor 1:	ou lived in the last 3 year the	ars. Do not include v tes Debtor 1 lived ere	Debtor 2: Same as Debtor 1		there Same as Debtor 1 From
2. Durin	Not married Ing the last 3 years, have years No Yes. List all of the places years Debtor 1:	ou lived in the last 3 year the	ars. Do not include v tes Debtor 1 lived ere	Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To
2. Durin	Not married Ing the last 3 years, have years No Yes. List all of the places years Debtor 1:	ou lived in the last 3 year the	ars. Do not include v tes Debtor 1 lived ere	Debtor 2: Same as Debtor 1 Number Street	Zip Code	there Same as Debtor 1 From
2. Durin	Not married Ing the last 3 years, have years No Yes. List all of the places years Debtor 1: Number Street	ou lived in the last 3 year the	ars. Do not include v	Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To
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Tovar

Debtor 1 Judy Case number (if known) Middle Name First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. **Debtor 1** Debtor 2 Sources of income Sources of income **Gross income Gross income** Check all that apply. (before deductions and Check all that apply. (before deductions and exclusions) exclusions) ✓ Wages, Wages, \$65000.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, \$84000.00 Wages, For last calendar year: commissions, commissions, 2016 (January 1 to December 31, bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, **✓** \$80000.00 For the calendar year before that: commissions. commissions. (January 1 to December 31, 2015) bonuses, tips bonuses, tips Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions and (before deductions and exclusions) exclusions) From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2016 For the calendar year before that: (January 1 to December 31, 2015

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Tovar Debtor 1 Judy __ Case number (if known) Middle Name First Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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r 1	1 Judy			To	var	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi orp ige	iders include your porations of whic	relatives; a n you are a for a busin	ny general partners n officer, director, p ess you operate as	; relatives of any person in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.	Dalassaf	Tabel and and	A	Description of the second
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
-	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No	_	ranteed or cosigne t benefited an insi		Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				

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Tovar Debtor 1 Judy Case number (if known) Middle Name First Name Last Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	tor 1 Judy	Tovar	Case number (if known)	
	First Name Middle Name	Last Name		<u> </u>
11.	Within 90 days before you filed for bankruptcy, did a accounts or refuse to make a payment because you		ank or financial institution, set off any amo	ounts from your
	✓ No ☐ Yes. Fill in the details.			
	_	Describe the action the	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street	Lock A distance of account of		
		Last 4 digits of account r	iumber. XXXX-	
12	City State Zip Code Within 1 year before you filed for bankruptcy, was an	y of your property in the	nossession of an assignee for the benefit of	creditors a court-
12.	appointed receiver, a custodian, or another official?	y or your property in the p	bossession of an assignee for the benefit of	orealtors, a court
	✓ No Yes			
Part	5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did y	ou give any gifts with a to	otal value of more than \$600 per person?	
	✓ No Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Number Street City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			· ———
	Number Street			
	City State Zip Code Person's relationship to you			

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Debto	or 1	Judy		Tovar (Case number <i>(if knowr</i>	7)	
		First Name	Middle Name	Last Name	•		
14.	Wit	hin 2 years before you filed fo	or bankruptcy, did y	ou give any gifts or contributions v	vith a total value o	f more than \$600	to any charity?
		No					
	✓	No					
		Yes. Fill in the details for each	h gift or contribution	n.			
		Gifts or contributions to cha	arities	Describe what you contributed		Date you	Value
		that total more than \$600	arrices	Describe what you contributed		contributed	value
		that total more than \$600				Contributou	
		Charity's Name					
		Number Street					
		Namber Greet					
		City State	Zip Code				
		Oily State	Zip Code				
Dort (6.	List Certain Losses					
Part	0:	List Cei taili Losses					
	gam	No Yes. Fill in the details.		Describe and in	and for the land	Data of	Value of manager
		Describe the property you lo how the loss occurred	ost and	Describe any insurance coverage Include the amount that insurance pending insurance claims on line A/B: Property.	has paid. List	Date of your loss	Value of property lost
							-
16.	With abo	ut seeking bankruptcy or pre	· bankruptcy, did yo paring a bankrupto				anyone you consulted
16.	With abo	nin 1 year before you filed for ut seeking bankruptcy or pre ude any attorneys, bankruptcy p No	· bankruptcy, did yo paring a bankrupto				anyone you consulted
16.	With abo	nin 1 year before you filed for ut seeking bankruptcy or pre ude any attorneys, bankruptcy p	· bankruptcy, did yo paring a bankrupto	ey petition? credit counseling agencies for service:	s required in your ba	nkruptcy.	anyone you consulted
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Debtor ³	1 Judy		Tovar	Case number (if kno	wn)	
	First Name	Middle Name	Last Name	<u> </u>		
he	Ip you deal with your cree o not include any payment o No	litors or to make payn		our behalf pay or trans	fer any property to	anyone who promised to
L	Yes. Fill in the details.					
			Description and value of transferred	any property	Date payment or transfer was made	Amount of payment
	Person Who Was Paid		-			
	Number Street		-			
	City State	Zip Code	- -			
	ony onto	Zip Codo				
	No Yes. Fill in the details.		Description and value of transferred		any property or received or debts p	Date paid transfer was made
	Person Who Received Tra	ansfer	-		90	
	Number Street		-			
	City State Person's relationship to y	•	-			
	Person Who Received Tra	ansfer	-			
	Number Street		- -			
	City State Person's relationship to y	•	-			
be	thin 10 years before you f neficiary? nese are often called asset-p		d you transfer any property to	a self-settled trust or s	similar device of wh	ich you are a
✓	No Yes. Fill in the details.					
	1 - 22 3. 11 410 40410.		Description and value of	the property transferre	ed	Date transfer was made
	Name of trust					

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Page 57 of 85 Document Tovar Debtor 1 Judy _ Case number (if known) Middle Name First Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name

City

Number Street

State

Zip Code

Street

State

Zip Code

Number City

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Tovar Debtor 1 Judy Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb	tor 1				Tov		Ca	ase number (i	f known)		
		First Name	M	liddle Name	Las	t Name					
26.	Hav		/ in any judicia	al or administra	ative procee	eding under	any environme	ental law? In	nclude settlements	s and order	s.
		No Yes. Fill in the det	ails.								
				•	Court or age	ency		Nature	of the case		Status of the case
		Case title		 ;	Court Name						Pending
		Case number		. <u>-</u>	NumberStree	et					On appeal
				-	City	State	Zip Code				Concluded
Pari	11:	Give Details Ab	oout Your Bu				•				
27.	Witl					-		e following o	connections to any	v business?	
27.		A sole propri	etor or self-em a limited liabil a partnership rector, or man at least 5% of bove applies.	aployed in a tra ity company (L aging executiv the voting or ed Go to Part 12.	de, profess LC) or limite e of a corpo quity securit	ion, or other d liability pa oration cies of a corp	r activity, either artnership (LLP) poration	full-time or p		y business:	
	_						ure of the busin	iess	Employer Identi		
		Business Name Number Street			_				EIN: Dates business	existed	
		City	State	Zip Code	Name	of account	ant or bookkee	per	From	То	
					Descr	ibe the natu	ure of the busin	iess	Employer Identi include Social S		
		Business Name			_				EIN:		
		Number Street			– Name	of account	ant or bookkee	per	Dates business	existed	
		City	State	Zip Code	_				From	_To	
					Descr	ibe the natu	ure of the busin	iess	Employer Identi		
		Business Name			_				EIN:		
		Number Street			- Name	of account	ant or bookkee	per	Dates business	existed	
		City	State	Zip Code	_				From	_To	

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Deb	tor 1 Judy			Tovar	Case number (if known)
	First Name		Middle Name	Last Name	
28.	Within 2 year creditors, or	-	or bankruptcy, did yo	ou give a financial statem	ent to anyone about your business? Include all financial institutions,
		n the details below	•		
				Date issued	
	Name			MM/DD/YYYY	-
	Number	Street		_	
	City	State	Zip Code	_	
Part	112: Sign Be	low			
t	true and corre	t. I understand th	at making a false sta	tement, concealing prope	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	×	′ /s/ Judy Tova	r		×
		Signature of Debt			Signature of Debtor 2
		Date 9/25/2017			Date
ı	Did you attach	additional pages	o Your Statement of	Financial Affairs for Indiv	duals Filing for Bankruptcy (Official Form 107)?
[✓ No				
[Yes				
ı	Did you pay or	agree to pay some	one who is not an at	torney to help you fill out	bankruptcy forms?
	✓ No				
	Yes. Name	of person			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Debtor Debtor Case No. (If known) Chapter 13 Chapter 14 Chapter 15 Chapter 15 Chapter 16 Chapter 16 Chapter 16 Chapter 17 Chapter 17 Chapter 18			Northern D	istrict of Illinois		
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR 1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filling of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$3,500.00 Prior to the filling of this statement I have received \$399.00 Balance Due 2. The source of the compensation paid to me was: Debtor	In re	Judy Tovar		Case I	No	
DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR 1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the abovenamed debtor(s) and that compensation paid to me within one year before the filling of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$3,500.00 Prior to the filling of this statement I have received \$389.00 Balance Due \$3,101.00 2. The source of the compensation paid to me was: □ Debtor □ Other (specify) 3. The source of the compensation paid to me is: □ Debtor □ Other (specify) 4. □ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. □ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filling of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION Leartify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. CERTIFICATION Leartify that the foregoing is a complete statement of any agreement or arrangement for pay		Debtor				(If known)
1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(tb), I certify that I am the attomey for the abovenamed debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept S3500.00 Prior to the filing of this statement I have received S399.00 Balance Due 2. The source of the compensation paid to me was: Debtor Other (specify) 3. The source of the compensation paid to me is: Debtor Other (specify) 4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. Thave agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION Loertify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. Signature of Attorney Robert J. Adams Signature of Attorney				Chapt	er (Chapter 13
compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows: For legal services, I have agreed to accept \$3,50.00 Prior to the filing of this statement I have received \$399.00 Balance Due 2. The source of the compensation paid to me was: Debtor Other (specify) 3. The source of the compensation paid to me is: Debtor Other (specify) 4. Debtor I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 9/25/2017 //e/ Robert J. Adams Signature of Attorney Robort J. Adams & Associates		DISCLOSURE OF	COMPENSAT	TON OF ATTORN	NEY FOR D	EBTOR
Prior to the filing of this statement I have received Balance Due 2. The source of the compensation paid to me was: Debtor	1	compensation paid to me within one	year before the filing of	the petition in bankruptcy, or	r agreed to be paid	to me, for services
2. The source of the compensation paid to me was: Debtor		For legal services, I have agreed to a	ccept			\$3,500.00
2. The source of the compensation paid to me was: Debtor		Prior to the filing of this statement I	have received			\$399.00
3. The source of the compensation paid to me is: Other (specify)		Balance Due				\$3,101.00
3. The source of the compensation paid to me is: Debtor	2	. The source of the compensation pair	d to me was:			
Under (specify) 4. □ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. □ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION		✓ Debtor	Other (spe	ecify)		
4.	3	. The source of the compensation pair	d to me is:			
I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 9/25/2017 /s/ Robert J. Adams Signature of Attorney Robert J. Adams & Associates		✓ Debtor	Other (spe	ecify)		
members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. 5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 9/25/2017 /s/ Robert J. Adams Signature of Attomey Robert J. Adams & Associates	4			sation with any other person ι	unless they are	
a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 9/25/2017 /s/ Robert J. Adams Signature of Attorney Robert J. Adams & Associates		members or associates of my law	w firm. A copy of the agr			
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; 6. By agreement with the debtor(s), the above-disclosed fee does not include the following services: CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 9/25/2017 /s/ Robert J. Adams Signature of Attorney Robert J. Adams & Associates	5	a. Analysis of the debtor's finar	-	- ·	· ·	-
CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 9/25/2017 Date /s/ Robert J. Adams Signature of Attorney Robert J. Adams & Associates		b. Preparation and filing of any	petition, schedules, stat	tements of affairs and plan wh	nich may be require	ed;
CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 9/25/2017		c. Representation of the debtor	at the meeting of credit	ors and confirmation hearing	, and any adjourned	d hearings thereof;
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 9/25/2017	6	. By agreement with the debtor(s), the	above-disclosed fee do	es not include the following s	services:	
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings. 9/25/2017						
debtor(s) in this bankruptcy proceedings. 9/25/2017 Date /s/ Robert J. Adams Signature of Attorney Robert J. Adams & Associates			CERT	TFICATION		
Date Signature of Attorney Robert J. Adams & Associates			te statement of any agre	ement or arrangement for pay	ment to me for rep	resentation of the
Robert J. Adams & Associates		9/25/2017		/s/ Robert J. Ada	ams	
		Date		Signature of Attor	ney	
Name of law firm				Robert J. Adams & As	sociates	
				Name of law fin	m	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

debtor at	torney may receive a retainer or other payment before filing the case but may not receive fees directly from the fter the filing of the case. Unless the following provision is checked and completed, any retainer received by the will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee on by the court.
	The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$3,500.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00
- 3. Before signing this agreement, the attorney has received, \$399.00 toward the flat fee, leaving a balance due of \$3,101.00; and \$0.00 for expenses, leaving a balance due of \$3,411.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	9/25/2017	
Signed:		
/s/ Judy	<i>i</i> Tovar	
		/s/ Robert J. Adams
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to:
http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit
20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Tovar, Judy	Case No	Case No.	
Debtor(s)		Case No.		
		Chapter.	Chapter13	
	VERIFIC	CATION OF CREDITOR MAT	TRIX	
Tł knowledge		y that the attached list of creditors is tr	rue and correct to the best of their	
Date:	9/25/2017	/s/ Tovar, Judy Tovar, Judy Signature of Del	btor	

NAVY FCU 1 SECURITY PLACE MERRIFIELD, VA, 22116

SEARS/CBNA PO BOX 6282 SIOUX FALLS, SD, 57117

BBY/CBNA PO BOX 6497 SIOUX FALLS, SD, 57117

Merchants Cr 223 W Jackson St Suite 900 Chicago, IL, 60606

CAPITAL ONE PO BOX 30253 SALT LAKE CITY, UT, 84130

CAP1/BSTBY PO BOX 30253 SALT LAKE CITY, UT, 84130

CB/VICSCRT 220 W SCHROCK RD WESTERVILLE, OH, 43081

Prfrd Cus Ac CSCL DISPUTE TEAM PO BOX 14517 DES MOINES, IA, 50306

KOHLS/CAPONE N56 W 17000 RIDGEWOOD DR MENOMONEE FALLS, WI, 53051

TARGET N.B. 3701 WAYZATA BLVD #2-CF MINNEAPOLIS, MN, 55416

Gmac P.O. BOX 380901 BLOOMINGTON, MN, 55438

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CAP1/CARSN PO BOX 30253 SALT LAKE CITY, UT, 84130

CB/ROOMPLCE 4653 E MAIN ST COLUMBUS, OH, 43251

TDRC/GLMR SH 1000 MACARTHUR BV MAHWAH, NJ, 07430

Sallie Mae Po Box 9500 Wilkes Barre, PA, 18773

WFDS P.O. BOX 19752 IRVINE, CA, 92623

CB/EXPRESS PO BOX 182789 COLUMBUS, OH, 43218

HARLEY DAVID 4150 TECHNOLOGY WY CARSON CITY, NV, 89706

Certifed Svc 1733 Washington St 201 Waukegan, IL, 60079

Nationstar 350 HIGHLAND HOUSTON, TX, 77067

Nbt 52 S BROAD ST NORWICH, NY, 13815

SYNCB/SAMSDC PO BOX 965005 ORLANDO, FL, 32896 SYNCB/SAMSDC PO BOX 965005 ORLANDO, FL, 32896

Dsnb Macys P.O. Box 8113 Mason, OH, 45040

WFFNB RETAIL CSCL DISPUTE TEAM PO BOX 14517 DES MOINES, IA, 50306

TARGET/TD PO BOX 673 MINNEAPOLIS, MN, 55440

THD/CBNA 17186 Torrence Rd Lansing, IL, 60473

SYNCB/JCP PO BOX 965007 ORLANDO, FL, 32896

SYNCB/WALMAR PO BOX 965024 EL PASO, TX, 79998

ALLY FINCL PO Box 380901 Bloomington, MN, 55438

CHASE CARD 201 N. WALNUT ST//DE1-1027 WILMINGTON, DE, 19801

CB/CARSONS PO BOX 182789 COLUMBUS, OH, 43218

NATIONSTAR MORTGAGE 350 Highland Dr Lewisville, TX, 75067 Dupage Medical Group. 1100 West 31St Street Downers Grove, IL, 60515

Stephen M. Heaney DDS 64 Orland Square Dr. Ste. 216 Orland Park, IL, 60462

Volkswagen Credit Inc 1401 Franklin Blvd Libertyville, IL, 60048

Nicor Gas P.O. Box 549 Aurora, IL, 60507

ComEd PO Box 6111 Carol Stream, IL, 60197

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

BEFORE THE CASE IS FILED A.

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

PHONE: 312.346.0100 FAX: 312.346.6228

3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The

schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)

- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- ☑ The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of

PHONE: 312.346.0100 FAX: 312.346.6228

services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.

2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES
1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$\(\frac{3,500}{210.00 + \\$90}\) 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$\(\frac{310.00 + \\$90}{210.00 + \\$90}\)
3. Before signing this agreement, the attorney has received \$ 399
toward the flat fee, leaving a balance due of \$ 3,101 ; and \$ 0.00 for expenses, leaving a balance due of \$ 400
4. In extraordinary circumstances, Local Bankruptcy such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.
Date:
Signed:
ATNO

Do not sign this agreement if the amounts are blank.

Debtor(s)

Attorney for the Debtor(s)

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Debtor 1 Judy First Name	Tovar Middle Name Last N	- Cuoo ne	Imber (if known)	
	Middle Name Last N estions for Reporting Purposes	vame		
16. What kind of debts do you have?	16a. Are your debts primarily cor "incurred by an individual print." No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily bus	marily for a personal, family siness debts? Business de stment or through the oper	obts are debts that you incurred to obtain ration of the business or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that funds No.		exempt property is excluded and administrative to unsecured creditors?	
18. How many creditors do you estimate that you owe?	✓ 1-49 50-99 100-199 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 mil \$10,000,001-\$50 m \$50,000,001-\$100 m \$100,000,001-\$500	illion \$1,000,000,001-\$10 billion million \$10,000,000,001-\$50 billion	
20. How much do you estimate your liabilities to be? Part 7: Sign Below	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 mill \$10,000,001-\$50 m \$50,000,001-\$100 r \$100,000,001-\$500	illion \$1,000,000,001-\$10 billion million \$10,000,000,001-\$50 billion	
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. **Signature of Debtor 1* Signature of Debtor 2*			
	Executed on 9/22/2017 MM / DD / YY		Executed on	

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Debtor 1	Judy		Tovar	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		Northern	District of Illinois	
			(State)	
Case number (If known)				

Official Form Tubbec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part	1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	elp you fill out bankruptcy forms?
	√ No	
1	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a	and schedules filed with this declaration and
×	/s/ Judy Tovar	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 9/22/2017 MM/DD/YYYY	Date MM/DD/YYYY

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Debtor 1			Tovar	Case number (if known)
	First Name	Middle Name	Last Name	
28. Wi	thin 2 years before yeditors, or other part No Yes. Fill in the deta	ties.	ou give a financial stater	nent to anyone about your business? Include all financial institutions
-	•		Date issued	
	Name		MM/DD/YYYY	- [하는 사람들은 사람들이 다시 하는 것은 함께 되었다.
	Number Street		_	
	Mambol Olloot			
	City	State Zip Code	-	
Part 12:	Sign Below			
a ba	*	esult in fines up to \$250,000	, or imprisonment for up t	to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		re of Debtor 1		Signature of Debtor 2
	Date 9/	/22/2017		Date
Did	you attach additiona	I pages to Your Statement o	f Financial Affairs for Indi	viduals Filing for Bankruptcy (Official Form 107)?
✓	No Yes			
Did	you pay or agree to p	pay someone who is not an a	ttorney to help you fill ou	t bankruptcy forms?
	No .			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,
	. sc. reamo or poloon			Declaration, and Signature (Official Form 119).

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Tovar, Judy	0	
Debtor(s)		Case No	
		Chapter. Chapter13	vients
	VERIFICA	TION OF CREDITOR MATRIX	
Th knowledge	e above named Debtors hereby verify t	nat the attached list of creditors is true and correct to the	best of their
Date:	9/22/2017	/s/ Tovar, Judy Tovar, Judy Signature of Debtor	

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Debt	or 1 Judy First Name	Middle Name	Tovar	Case number (if known)	
16			Last Name		
10.		family income that applies to			
	16a. Fill in the state in w	· · · · · · · · · · · · · · · · · · ·	Illinois		
	16b. Fill in the number of	of people in your household.	4		
		amily income for your state and s			\$91,216.00
	household using the link spec	ified in the separate instructions t	To find or this form. This list ma	a list of applicable median income amounts, go online by also be available at the bankruptcy clerk's office.	
17.	How do the lines comp		or ano form. The list me	y also be available at the barkruptcy clerk's office.	
	17a. Line 15b is les under 11 U.S.	s than or equal to line 16c. On th C. <i>§ 1325(b)(3)</i> . Go to Part 3. D	ne top of page 1 of this to no NOT fill out <i>Calculatio</i>	form, check box 1, <i>Disposable income is not determined n of Disposable Income</i> (Official Form 122C-2).	
	U.S.C. § 1325	ore than line 16c. On the top of $\wp(b)(3)$. Go to Part 3 and fill out ur current monthly income from the firm of the contract of the firm	Calculation of Disposa	k box 2, Disposable income is determined under 11 able Income (Official Form 122C-2). On line 39 of that	
Part	3: Calculate Your C	Commitment Period Under	11 U.S.C. §1325(b)	(4)	
18.	27720498	e monthly income from line 1			\$7,357.00
19.	Deduct the marital adj commitment period und	ustment if it applies. If you are er 11 U.S.C. § 1325(b)(4) allows	married, your spouse is you to deduct part of you	not filing with you, and you contend that calculating the our spouse's income, copy the amount from line 13.	
	19a. If the marital adjust	ment does not apply, fill in 0 on	line 19a.		-\$0.00
	19b. Subtract line 19a	from line 18.			\$7,357.00
20.	Calculate your current	monthly income for the year.	Follow these steps:		
	20a. Copy line 19b.				\$7,357.00
	Multiply by 12 (the	number of months in a year).			x 12
	20b. The result is your c	urrent monthly income for the ye	ar for this part of the for	n.	\$88,284.00
	20c. Copy the median fa	amily income for your state and s	ize of household from lin	ne 16c.	\$91,216.00
21.	How do the lines comp	pare?			
	Line 20b is less that commitment period	n line 20c. Unless otherwise orde is 3 years. Go to Part 4.	red by the court, on the	top of page 1 of this form, check box 3, The	
	Line 20b is more that 4, The commitment	an or equal to line 20c. Unless ot period is 5 years. Go to Part 4.	herwise ordered by the o	court, on the top of page 1 of this form, check box	
Part	4: Sign Below				
	By signing here, I de	eclare under penalty of perjury tha	at the information on this	statement and in any attachments is true and correct.	
		12/11			
	/s/ Judy Tova	1 11140-1	_ *_		
	Signature of Del	DIOT 1	S	ignature of Debtor 2	
	Date 9/22/201 MM/DD/		С	MM/DD/YYYY	
	If you checked 17a, If you checked 17b, above.	do NOT fill out or file Form 1220 fill out Form 122C-2 and file it w	C-2. ith this form. On line 39	of that form, copy your current monthly income from line	: 14